

especially the creditor and you might, Senator Johnson, if we have any more time left, explain that to me. It helps the landowner, how does it help the creditor?

SENATOR V. JOHNSON: If I might, Senator Nichol, I will just take a couple of minutes. This bill does not give a debtor any more rights than the debtor already has. You and I have already said statutorily that every debtor who owns a house and who is the head of a family has the first \$6,500 in equity exempt from process. This does not add or detract from that right. All this bill does is it simply improves the mechanism for assuring that the debtor can exercise that right. Now I suppose that kind of hurts creditors because sometimes creditors like to be able to get their jobs done without people exercising their rights, but so long as you and I have already made the decision that debtors have certain rights, then we ought to at least have a mechanism to make sure that they get to exercise them in a responsible fashion.

SENATOR KAHLE: One other question, I see there is an A bill but with no cost to it. Is that....is there a fee involved for notifying them or anything else in the bill?

SENATOR V. JOHNSON: No, there would be not any fee involved at all.

SENATOR KAHLE: Okay, thank you.

SPEAKER NICHOL: Any other further discussion on the bill? If not, the question is, shall LB 107 be advanced. All those in favor signify by saying aye, opposed nay. It is advanced. Move on to LB 110.

CLERK: I have nothing on the bill, Mr. President.

SPEAKER NICHOL: The question is, shall LB 110 be advanced from Select File. All those in favor signify by saying aye, opposed nay. LB 110 is advanced. LB 439.

CLERK: I have nothing on the bill, Mr. President.

SPEAKER NICHOL: The question is, shall LB 439 be advanced from General File. All those in favor signify by saying aye, opposed nay. The bill is advanced. LB 145.

CLERK: I have nothing on the bill, Mr. President.

SPEAKER NICHOL: The question is, shall LB 145 be advanced from Select File. All those in favor signify by saying aye, opposed nay. LB 145 is advanced. LB 383.